

# THE CURRENCY

Riegel Federal Credit Union

December 2022  
Volume 60



The Publication for Members of Riegel Federal Credit Union  
Serving Our Members Since 1960

## CREDIT UNION HOURS

Monday - Wednesday  
9:00 am - 5:00 pm

Thursday  
9:00 am - 6:00 pm

Friday  
9:00 am - 6:00 pm

Saturday - Milford  
9:00 am - 12:00 pm (Drive-up only)

Saturday - Flemington, Clinton, and Plumsteadville  
9:00 am - 12:00 pm

## CONTACT NUMBERS

### Milford

Local: 1-908-995-2326  
Toll Free Number: 1-800-635-6829  
Fax Number: 1-908-995-2508  
Loan Dept. Fax Number: 1-908-995-0714

### Flemington

Local: 1-908-782-4587  
Fax Number: 1-908-284-2208

### Clinton

Local: 1-908-730-8773  
Fax Number: 1-908-730-7356

### Plumsteadville

Local: 1-267-362-5721  
Fax Number: 1-267-362-5722

NMLS - 466809

Please update your phone and email address with us.



Like us! @RiegelFCU



7133-002-1

## HOW TO AVOID A SCAM

### Scammers PRETEND to be from an organization you know.

Scammers often pretend to be contacting you on behalf of the government. They might use a real name, like the Social Security Administration, the IRS, or Medicare, or make up a name that sounds official. Some pretend to be from a business you know, like a utility company, a tech company, or even a charity asking for donations. They use technology to change the phone number that appears on your caller ID. So the name and number you see might not be real.



### Scammers say there's a PROBLEM or a PRIZE.

They might say you're in trouble with the government. Or you owe money. Or someone in your family had an emergency. Or that there's a virus on your computer. Some scammers say there's a problem with one of your accounts and that you need to verify some information. Others will lie and say you won money in a lottery or sweepstakes but have to pay a fee to get it.



### Scammers PRESSURE you to act immediately.

Scammers want you to act before you have time to think. If you're on the phone, they might tell you not to hang up so you can't check out their story. They might threaten to arrest you, sue you, take away your driver's or business license, or deport you. They might say your computer is about to be corrupted.



### Scammers tell you to PAY in a specific way.

They often insist that you pay by sending money through a money transfer company or by putting money on a gift card and then giving them the number on the back. Some will send you a check (that will later turn out to be fake), tell you to deposit it, and then send them money.

### What You Can Do to Avoid a Scam

- ▶ **Block unwanted calls and text messages.** Take steps to block unwanted calls and to filter unwanted text messages.
- ▶ **Don't give your personal or financial information in response to a request that you didn't expect.** Legitimate organizations won't call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers. If you get an email or text message from a company you do business with and you think it's real, it's still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don't call a number they gave you or the number from your caller ID.

- ▶ **Resist the pressure to act immediately.** Legitimate businesses will give you time to make a decision. Anyone who pressures you to pay or give them your personal information is a scammer.
- ▶ **Know how scammers tell you to pay.** Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check and send money back to someone.

- ▶ **Stop and talk to someone you trust.** Before you do anything else, tell someone — a friend, a family member, a neighbor — what happened. Talking about it could help you realize it's a scam.

### Report Scams to the FTC

If you were scammed or think you saw a scam, report it to the Federal Trade Commission. [ReportFraud.ftc.gov](https://www.ftc.gov/report-fraud)



# Send money to family and friends with Zelle®.

It's free\* in our app.

Learn more at <https://www.riegelfcu.org/home/services/zelle>.



You almost always have your smartphone with you. Wouldn't it be great if that was all you needed to make a purchase? Riegel Federal Credit Union now supports Apple Pay, Google Pay, and Samsung Pay to use your Riegel Federal Credit Union Debit card with your mobile payment apps.

Signing up is simple. Pick your favorite mobile wallet, be it Apple Pay, Google Pay, or Samsung Pay and add your Riegel Federal Credit Union Debit card, then shop at participating locations. There's no need to have your cards on you.

## There are more reasons than ever to love being a member of Riegel FCU.

Your credit union membership is about the trust and care of community, built around where you live, work and play. That's why credit union membership saves you money through exclusive member-only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over \$2 billion with offers like:

- » Members can save and get a \$25 cash reward for each new line when they switch to Xfinity Mobile.
- » Members get up to \$150 cash reward from Love My Credit Union Rewards with new residential services with Xfinity.
- » Members can save and get a \$50 cash reward for each new line when they switch to Spectrum Mobile.
- » Savings up to \$15 on TurboTax federal products.
- » Members can save \$25 on in-office tax prep at H&R Block.
- » Get \$100 cash rewards from Love My Credit Union Rewards when you buy a vehicle from Carvana.
- » Exclusive discount from the TruStage Home & Auto Insurance Program.
- » Exclusive access to home tech support and protection with Asurion Home+.
- » Exclusive access to the Love My Credit Union Rewards Powersports, RV & Boat Buying Program.
- » Build your credit history with rent and save up to 30% with Rental Kharma.

Learn all about how your credit union membership gets you all these exclusive savings and more at [LoveMyCreditUnion.org](https://www.riegelfcu.org). Check them out and start enjoying credit union member benefits you never knew you had.

## NOTICE OF ANNUAL MEETING

Fellow Members:

December 31, 2022

Plans are being finalized for the 63rd Annual Meeting of our Credit Union, which will be held on Wednesday, April 19, 2023 at the Oak Hill Golf Club in Milford. We hope you are planning to be with us.

Tickets will go on sale at the Credit Union on Monday, March 6, 2023. The member ticket price for the dinner will be \$20.00 and guest tickets will be \$25.00. We will have Cocktail hour from 5:30 to 6:30, a short business meeting\* at 6:30 followed by a light buffet at 7:00.

In accordance with Riegel Federal Credit Union's Bylaw's, the Credit Union Secretary hereby submits the following Annual Election Notice:  
There are three terms expiring on the Board of Directors. The following three incumbent Directors have been re-nominated for election by the nominating committee:

**Audrey Balogh**

**Raymond P Bellini Sr**

**Noralie LaFevre**

Nominations for vacancies may also be made, but only by petition. Any member who wants to submit a Nomination Petition is urged to obtain petition forms and petition rules which are available at the main Credit Union office. When returned, the petition must be signed by at least one (1%) percent of the Credit Union members with a maximum of 500. Each nominee by petition shall submit with the petition, a statement of qualifications and biographical data, and a signed certificate stating that they are agreeable to nomination and will serve, if elected to office. Any member 18 years of age or older may submit a petition for nomination. All petitions must be returned to the main Credit Union office by February 4, 2023.

The election shall be determined by plurality vote and shall be by mail, except when there is only one nominee for each vacancy. An election will not be conducted by ballot and there will be no nominations from the floor where there is only one nominee for each position to be filled. If there are nominations by petition, those names, along with the incumbents, will be placed on the ballot and mailed to all members sixteen (16) years of age and older. The results of the election will be announced at the Annual Meeting.

Thanks to your loyalty and support, we continue to be committed to providing quality service. The officers, who are elected and appointed to serve you, thank you for the privilege and we look forward to seeing you at the Annual Meeting.

— Riegel Federal Credit Union

**AUDREY BALOGH**  
Incumbent Nominated By  
Nominating Committee

Audrey has been a member of the credit union for 52 years and has served on the Board of Directors for the last nine years. Prior to joining the board, for 21 years Audrey was a member of the Supervisory Committee, which is responsible for Internal Auditing. Audrey currently resides in Holland Township, NJ with her husband, Charlie.

**RAYMOND P BELLINI-**  
Incumbent Nominated By  
Nominating Committee

Ray is the Chairperson of the Board of Directors and has served the last 33 years in this office. Ray previously served 28 years as the Vice-Chairperson or Secretary of the Board of Directors. He is currently on the Pension Committee. Ray has been instrumental in guiding the Credit Union in the development of new products. Ray resides in Holland Township, NJ.

**NORALIE LAFEVRE-**  
Incumbent Nominated By  
Nominating Committee

Noralie has been a member of the credit union for 35 years and served on the Board of Directors for the last 18 years. Noralie's commitment is in the area of community activity and development. She was employed by the Borough of Milford for many years. Noralie currently resides in Milford, NJ with her husband, Terry.

*The Supervisory Committee  
is looking for volunteers.*

Please contact Deb at:  
[dphlips@riegelfcu.org](mailto:dphlips@riegelfcu.org)

# Update Your Contact Information

## Is your information up-to-date?

The best way to guarantee accurate communication between you and Riegel FCU is to make sure your mailing address, email address and phone number on file is valid, so you can:

- \* Receive important documents and information sent to your home address
- \* Receive confirmation emails for Riegel Internet Banking (RIB)
- \* Get notified of important RFCU updates and changes
- \* Save time by getting priority information sent to you
- \* Please call us at 1-800-635-6829 to let us know when you have moved or changed your phone number. When you have moved, we need you to complete a change of address card for our records.

For online banking, you can log into RIB and in the upper right-hand corner, select "My Settings". There, you can update your profile information for RIB which will ensure you receive proper communications via email and/or text message.

## Check out our convenient digital services:



- ✓ Riegel Mobile App
- ✓ Riegel Internet Banking (RIB)
- ✓ Call-24 Audio Response Banking
  - ✓ eStatements
- ✓ External Funds Transfer
- ✓ Remote Check Deposit Capture
  - ✓ Web Signatures
- ✓ Digital VISA Payments
  - ✓ Online Bill Pay
- ✓ Branch & ATM Locator
- ✓ Text Message Banking
  - ✓ Zelle
- ✓ Cross Account Transfers
- ✓ Apple Pay, Google, & Samsung Pay



Riegel Federal Credit Union

FACTS		WHAT DOES RIEGEL FEDERAL CREDIT UNION DO WITH YOUR PERSONAL INFORMATION?
<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.	
<b>What?</b>	The types of personal information we collect and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"> <li>- Social Security number and checking account information</li> <li>- Overdraft history and credit history</li> <li>- Payment history and transaction or loss history</li> </ul> When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.	
<b>How?</b>	All financial companies need to share members' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their members' personal information, the reasons Riegel Federal Credit Union chooses to share, and whether you can limit this sharing.	

Reasons we can share your personal information	Does Riegel Federal Credit Union share?	Can you limit this sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or to report to credit bureaus	YES	NO
<b>For our marketing purposes</b> – to offer our products and services to you	YES	NO
<b>For joint marketing with other financial companies</b>	YES	NO
<b>For our affiliates' everyday business purposes</b> – information about your transactions and experiences	NO	We don't share
<b>For our affiliates' everyday business purposes</b> – information about your creditworthiness	NO	We don't share
<b>For nonaffiliates to market to you</b>	NO	We don't share

What we do	
<b>How does Riegel Federal Credit Union protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Riegel Federal Credit Union collect my personal information?</b>	We collect your personal information, for example, when you <ul style="list-style-type: none"> <li>- Open an account or show your government-issued ID</li> <li>- Apply for financing or provide account information</li> <li>- Give us your contact information</li> </ul> We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only <ul style="list-style-type: none"> <li>- Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>- Affiliates from using your information to market to you</li> <li>- Sharing for nonaffiliates to market to you</li> </ul> State law and individual companies may give you additional rights to limit sharing.

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- Riegel Federal Credit Union has no affiliates</li> </ul>
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <ul style="list-style-type: none"> <li>- Riegel Federal Credit Union does not share with our nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. <ul style="list-style-type: none"> <li>- Our joint marketing partners include insurance companies</li> </ul>

Questions? Call 1-800-635-6829 or go to [www.riegelfcu.org](http://www.riegelfcu.org)